IN THE CLAIMS

Amendments To The Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.   (Currently Amended) A method of preserving an individual's access to credit by means of a service organization comprising:

obtaining authorization from the individual to contact and obtain dynamic credit information from a credit reporting bureau;

using one or more computer processing units, on a periodic basis accessing the dynamic credit information of the individual from the credit reporting bureau and deriving debt data from the credit information, comprising:

the one or more computer processing units contacting the credit reporting bureau and obtaining dynamic credit information, and

the one or more computer processing units deriving debt data for a credit card debt category and for ~~each of a plurality of~~ an other debt category ~~categories~~ from the dynamic credit information, the debt data to be used in determining an amount necessary to provide coverage for aggregated insurance benefits;

using one or more computer processing units, on a periodic basis determining the amount necessary to provide debt payment coverage based on the debt data derived from the credit information, comprising:

the one or more computer processing units presenting information to the individual which classifies the debt data for the credit card debt category and for ~~each of~~ the ~~plurality of~~ other debt ~~category~~ category ~~categories~~, and

the one or more computer processing units allowing the individual to select among the credit card debt category and the other debt categories for which the individual will obtain the aggregated insurance benefits;

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using one or more computer processing units, selecting a specific insurance company to provide coverage for the aggregated insurance benefits based on the amount necessary to provide debt payment coverage at specific aggregated insurance premiums.

2.   (Cancelled)

3.   (Previously Presented) The method as set forth in claim 1 further comprising on a periodic basis adjusting the value of the determined amount necessary to provide coverage for the aggregated insurance benefits in accordance with the changes in the data derived from the credit information.

4.   (Previously Presented) The method as set forth in claim 23 further comprising on a periodic basis, updating the database to include any new insurance companies and to update the premiums that the one or more insurance companies charge for providing their aggregated insurance benefits.

5-7.   (Cancelled)

8.   (Previously Presented) The method as set forth in claim 1 further comprising on a periodic basis, determining any change in the amount necessary to provide debt payment coverage and adjusting the value of the premiums owed by the individual in accordance with the changes in the data derived from the credit information.

9-21.   (Cancelled)

22.   (Previously Presented) The method as set forth in claim 1 further comprising registering the individual with the service organization.

23.   (Previously Presented) The method as set forth in claim 1 further comprising entering a database including one or more insurance companies that provide the insurance

coverage benefits, the database further including the specific premiums that the one or more insurance companies charge for issuing their aggregated insurance benefits.

24. (Previously Presented) The method as set forth in claim 1 further comprising on a periodic basis informing the individual of the specific premiums.

25. (Previously Presented) The method as set forth in claim 1 further comprising requesting that the insurance company provide coverage for the existing aggregated insurance benefits to the individual.

26. (Currently Amended) A computer program product for preserving an individual's access to credit via a service organization by means of a computer-readable medium having machine-coded instructions thereon such that when loaded the machine-coded instructions cause one or more computer processing devices to:

obtain authorization from the individual to contact and obtain dynamic credit information from a credit reporting bureau;

on a periodic basis, access the dynamic credit information of the individual from the credit reporting bureau and deriving debt data from the credit information, which comprises:

contacting the credit reporting bureau and obtaining dynamic credit information, and

deriving debt data for a credit card debt category and for ~~each of a plurality of~~ an other debt category ~~categories~~ from the dynamic credit information, the debt data to be used in determining an amount necessary to provide coverage for aggregated insurance benefits;

on a periodic basis, determine an amount necessary to provide debt payment coverage based on the data derived from the credit information, which comprises:

presenting information to the individual which classifies the debt data for the credit card category and for ~~each of~~ the ~~plurality of~~ other debt category ~~categories~~, and

allowing the individual to select among the credit card debt category and the ~~plurality of~~ other debt category ~~categories~~ for which the individual will obtain the aggregated insurance benefits; and

select a specific insurance company to provide coverage for aggregated insurance benefits based on the amount necessary to provide debt payment coverage at specific aggregated insurance premiums.

27.   (Previously Presented) The computer program product of claim 26, further comprising machine-coded instructions that cause the one or more computer processing devices to:

enter a database including one or more insurance companies that provide the insurance coverage benefits, the database further including the specific premiums that the one or more insurance companies charge for issuing their aggregated insurance benefits.

28.   (Previously Presented) The computer program product of claim 26, further comprising machine-coded instructions that cause the one or more computer processing devices to:

on a periodic basis, inform the individual of the specific premiums.

29.   (Previously Presented) The computer program product of claim 26, further comprising machine-coded instructions that cause the one or more computer processing devices to:

request that the insurance company provide coverage for the existing aggregated insurance benefits to the individual.

30.   (Cancelled)

31.   (Previously Presented) The computer program product of claim 26, further comprising machine-coded instructions that cause the one or more computer processing devices to:

adjust the value of the determined amount necessary to provide coverage for the aggregated insurance benefits in accordance with the changes in the data derived from the credit information.

32.   (Previously Presented) The computer program product of claim 27, further comprising machine-coded instructions that cause the one or more computer processing devices to:

on a periodic basis, update the database to include any new insurance companies and to update the premiums that the one or more insurance companies charge for providing their aggregated insurance benefits.

33.   (Previously Presented) The computer program product of claim 26, further comprising machine-coded instructions to cause the one or more computer processing devices to register the individual with the service organization.

34.   (Cancelled)

35.   (Currently Amended) A system for preserving an individual's access to credit, the system comprising:

a database component containing:

a) information related to one or more insurance companies that provide aggregated insurance benefits, and

b) information related to premiums that the one or more insurance companies charge for issuing aggregated insurance benefits;

a credit information component that, obtains authorization from the individual to contact and obtain dynamic credit information from a credit reporting bureau, on a periodic basis, accesses updated credit information for the individual from a credit reporting bureau, derives debt data for a credit card debt category and for ~~each of a plurality of~~ an other debt category ~~categories~~ from updated credit information, and determines an amount necessary to provide debt payment coverage for the aggregated

insurance benefits for one or more of individual selected debt categories from the credit card debt category and the ~~plurality of~~ other debt category ~~categories~~; and

a premium determination component that updates, on a periodic basis, the value of a premium owed by the individual for the aggregated insurance benefits based on the amount necessary to provide debt payment coverage.

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36.   (Cancelled)

37.   (Currently Amended) The method as set forth in claim 1, wherein the ~~plurality of~~ other debt category includes ~~categories include~~ a mortgage loan debt category ~~and/or~~ or an auto loan debt category.

38.   (Currently Amended) The computer program product of claim 26, wherein the ~~plurality of~~ other debt category includes ~~categories include~~ a mortgage loan debt category ~~and/or~~ or an auto loan debt category.

39.   (Currently Amended) The system of claim 35, wherein the ~~plurality of~~ other debt category includes ~~categories include~~ a mortgage loan debt category ~~and/or~~ or an auto loan debt category.

40.   (Previously Presented) The method as set forth in claim 1, wherein the specific insurance company selected to provide coverage for the aggregated insurance benefits is selected based on the state where the individual lives.

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